#### Case 20-10643-pmm Doc 77 Entered 12/19/24 00:37:51 Desc Imaged Filed 12/18/24 Certificate of Notice Page 1 of 5

United States Bankruptcy Court Eastern District of Pennsylvania

Case No. 20-10643-pmm In re: Sharifah R. Patience

Debtor

Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0313-2 User: admin Page 1 of 4 Date Rcvd: Dec 16, 2024 Form ID: 138OBJ Total Noticed: 55

The following symbols are used throughout this certificate:

| Symbol |  | Definition |
|--------|--|------------|

##

Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4). ++

Addresses marked '^ were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was

undeliverable.

#### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 18, 2024:

| 14485259 + ADT Security Systems, inc., 14200 East Exposition Avenue, Aurora, CO 80012-2540  14467751 + FedLoan Servicing, Attn: Bankruptcy, PO Box 69184, Harrisburg, PA 17106-9184  14485263 Gregg Morris, Esq., 501 Corporate Center Drive, Southpointe Center, Canonsburg, PA 15317  14485261 + Gregg Morris, Esq., 501 Corporate Drive, Southpointe Center, Suite 205, Canonsburg, PA 15317-8584  14467752 + Gregg Morris, Esquire, 213 E. Main Street, Carnegie, PA 15106-2701  14485260 + Michael Ratchford, Esq., 54 Glenaura National Blvd, Moosic, PA 18507-2161  14465309 + NATIONSTAR MORTGAGE LLC D/B/A MR. COOPER, c/o MICHAEL J. CLARK, KML Law Group, P.C., 701 Market St, Suite 5000, Philadelphia, PA 19106-1541 |
|---|
| 14485263 Gregg Morris, Esq., 501 Corporate Center Drive, Southpointe Center, Canonsburg, PA 15317 14485261 + Gregg Morris, Esq., 501 Corporate Drive, Southpointe Center, Suite 205, Canonsburg, PA 15317-8584 14467752 + Gregg Morris, Esquire, 213 E. Main Street, Carnegie, PA 15106-2701 14485260 + Michael Ratchford, Esq., 54 Glenaura National Blvd, Moosic, PA 18507-2161 14465309 + NATIONSTAR MORTGAGE LLC D/B/A MR. COOPER, c/o MICHAEL J. CLARK, KML Law Group, P.C., 701 Market St, Suite 5000,  |
| 14485261 + Gregg Morris, Esq., 501 Corporate Drive, Southpointe Center, Suite 205, Canonsburg,PA 15317-8584  14467752 + Gregg Morris, Esquire, 213 E. Main Street, Carnegie, PA 15106-2701  14485260 + Michael Ratchford, Esq., 54 Glenaura National Blvd, Moosic, PA 18507-2161  14465309 + NATIONSTAR MORTGAGE LLC D/B/A MR. COOPER, c/o MICHAEL J. CLARK, KML Law Group, P.C., 701 Market St, Suite 5000,  |
| 14467752 + Gregg Morris, Esquire, 213 E. Main Street, Carnegie, PA 15106-2701  14485260 + Michael Ratchford, Esq., 54 Glenaura National Blvd, Moosic, PA 18507-2161  14465309 + NATIONSTAR MORTGAGE LLC D/B/A MR. COOPER, c/o MICHAEL J. CLARK, KML Law Group, P.C., 701 Market St, Suite 5000,   |
| 14485260 + Michael Ratchford, Esq., 54 Glenaura National Blvd, Moosic, PA 18507-2161<br>14465309 + NATIONSTAR MORTGAGE LLC D/B/A MR. COOPER, c/o MICHAEL J. CLARK, KML Law Group, P.C., 701 Market St, Suite 5000,  |
| 14465309 + NATIONSTAR MORTGAGE LLC D/B/A MR. COOPER, c/o MICHAEL J. CLARK, KML Law Group, P.C., 701 Market St, Suite 5000,  |
|   |
| 1 massipma, 111 13 100 10 11  |
| 14653952 + Nationstar Bank LLC d/b/a Mr. Cooper, c/o Andrew Spivack, Brock and Scott, PLLC, 302 Fellowship Road, Suite 130, Mount Laurel, NJ 08054-1218   |
| 14653862 + Nationstar Mortgage LLC d/b/a Mr. Cooper, C/O Andrew Spivack, Brock and Scott, PLLC, Attorneys at Law, 302 Fellowship Road, Suite 130 Mount Laurel, NJ 08054-1218  |
| PA Dept. of Revenue, Bankruptcy Division, Bureau of Compliance, P.O. Box 280946, Harrisburg, PA 17120-0946  |
| 14467758 + Philadelphia Traffic Court, Hon. Gary Glazer, 800 Spring Garden Street, Philadelphia, PA 19123-2616  |

### TOTAL: 12

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern

| Standard Time.  |  |                            |  |
|-----------------|--|----------------------------|--|
| Recip ID<br>smg | Notice Type: Email Address<br>Email/Text: megan.harper@phila.gov | Date/Time                  | Recipient Name and Address   |
| Sing            | Email Text. megan.maper@pma.gov                                  | Dec 17 2024 00:30:00       | City of Philadelphia, City of Philadelphia Law<br>Dept., Tax Unit/Bankruptcy Dept, 1515 Arch<br>Street 15th Floor, Philadelphia, PA 19102-1595 |
| smg             | Email/Text: RVSVCBICNOTICE1@state.pa.us                          | Dec 17 2024 00:30:00       | Pennsylvania Department of Revenue, Bankruptcy<br>Division, P.O. Box 280946, Harrisburg, PA<br>17128-0946                                      |
| 14518160        | + Email/Text: GMFINANCIAL@EBN.PHINSOLUTIONS.C                    | OM                         |  |
|                 |  | Dec 17 2024 00:30:00       | ACAR Leasing Ltd d/b/a GM Financial Leasing, c/o Mandy Youngblood, PO Box 183853, Arlington, TX 76096-3853                                     |
| 14518072        | + Email/Text: GMFINANCIAL@EBN.PHINSOLUTIONS.C                    | OM<br>Dec 17 2024 00:30:00 | ACAR Leasing Ltd. d/b/a GM Financial Leasing,<br>PO Box 183853, Arlington, TX 76096-3853   |
| 14473066        | Email/Text: GMFINANCIAL@EBN.PHINSOLUTIONS.C                      | OM                         |  |
|                 |  | Dec 17 2024 00:30:00       | Americredit Financial Services, Inc., Dba GM<br>Financial, P.O Box 183853, Arlington, TX 76096   |
| 14467741        | + Email/Text: GMFINANCIAL@EBN.PHINSOLUTIONS.C                    | OM                         |  |
|                 |  | Dec 17 2024 00:30:00       | AmeriCredit/GM Financial, Attn: Bankruptcy, PO<br>Box 183853, Arlington, TX 76096-3853   |
| 14470787        | Email/Text: Bankruptcy.RI@Citizensbank.com                       |                            |  |
|                 |  | Dec 17 2024 00:30:00       | Citizens Bank N.A., One Citizens Bank Way, JCA115, Johnston,Rhode Island 02919   |
| 14467745        | Email/Text: Bankruptcy.RI@Citizensbank.com                       |                            |  |
|                 |  | Dec 17 2024 00:30:00       | Citizens Bank NA, Attn: Bankruptcy, One Citizens   |

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| Dute Heva. Dee 1 | 7, 2021   | 0020                           | 100111001000.55   |
|------------------|---|--------------------------------|---|
| 14467746         | Email/Text: megan.harper@phila.gov                  |                                | Bank, Providence, RI 02903  |
| 1440//40         | Eman rext. megan.narper@pima.gov                    | Dec 17 2024 00:30:00           | City Of Philadelphia, Major Tax Unit/Bankruptcy<br>Dept., 1401 JFK Blvd, Room 580, Philadelphia,<br>PA 19102  |
| 14467747         | Email/Text: megan.harper@phila.gov                  | Dec 17 2024 00:30:00           | City of Philadelphia, Bankruptcy Unit, 15th Floor, 1515 Arch Street, Philadelphia, PA 19102   |
| 14510212         | Email/Text: megan.harper@phila.gov                  | Dec 17 2024 00:30:00           | Water Revenue Bureau, c/o City of Philadelphia<br>Law Department, Tax & Revenue Unit,<br>Bankruptcy Group, MSB, 1401 John F. Kennedy<br>Blvd., 5th Floor, Philadelphia, PA 19102-1595 |
| 14465484         | + Email/PDF: ebn_ais@aisinfo.com                    | Dec 17 2024 00:39:40           | Capital One Bank (USA), N.A., 4515 N Santa Fe<br>Ave, Oklahoma City, OK 73118-7901  |
| 14467743         | + Email/Text: ecf@ccpclaw.com                       | Dec 17 2024 00:30:00           | Cibik & Cataldo, P.C., 1500 Walnut Street, Suite 900, Philadelphia, PA 19102-3518   |
| 14467748         | + Email/Text: bankruptcy@philapark.org              | Dec 17 2024 00:30:00           | City of Philadelphia, Parking Violations Branch,<br>PO Box 41819, Philadelphia, PA 19101-1819   |
| 14467749         | Email/Text: bankruptcycourts@equifax.com            | Dec 17 2024 00:30:00           | Equifax, P.O. Box 740241, Atlanta, GA 30374   |
| 14467750         | ^ MEBN  | Dec 17 2024 00:21:00           | Experian, Profile Maintenance, P.O. Box 9558,<br>Allen, Texas 75013-9558  |
| 14467753         | Email/Text: sbse.cio.bnc.mail@irs.gov               | Dec 17 2024 00:30:00           | I.R.S., P.O. Box 7346, Philadelphia, PA<br>19101-7346   |
| 14492760         | Email/Text: JCAP_BNC_Notices@jcap.com               | Dec 17 2024 00:30:00           | Jefferson Capital Systems LLC, Po Box 7999,<br>Saint Cloud Mn 56302-9617  |
| 14467742         | Email/PDF: ais.chase.ebn@aisinfo.com                | Dec 17 2024 00:39:50           | Chase Card Services, Attn: Bankruptcy, PO Box 15298, Wilmington, DE 19850   |
| 14482250         | + Email/Text: RASEBN@raslg.com                      | Dec 17 2024 00:30:00           | JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A., c/o Robertson, Anschutz & Schneid, P.L., 6409 Congress Avenue, Suite 100, Boca Raton, FL 33487-2853                          |
| 14784592         | + Email/PDF: resurgentbknotifications@resurgent.com | Dec 17 2024 00:39:50           | LVNV Funding LLC, PO Box 10587, Greenville, SC 29603-0587   |
| 14477639         | Email/PDF: resurgentbknotifications@resurgent.com   | Dec 17 2024 00:39:40           | LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587  |
| 14467755         | + Email/Text: nsm_bk_notices@mrcooper.com           | Dec 17 2024 00:30:00           | Mr. Cooper, Attn: Bankruptcy, 8950 Cypress<br>Waters Blvd, Coppell, TX 75019-4620   |
| 14653953         | + Email/Text: nsm_bk_notices@mrcooper.com           | Dec 17 2024 00:30:00           | Mr. Cooper, 8950 Cypress Waters Boulevard,<br>Coppell, TX 75019-4620  |
| 14653863         | + Email/Text: nsm_bk_notices@mrcooper.com           | Dec 17 2024 00:30:00           | Mr. Cooper, 8950 Cypress Waters Boulevard,<br>Coppell, Texas 75019-4620   |
| 14837335         | Email/Text: amps@manleydeas.com                     | Dec 17 2024 00:30:00           | Nationstar Mortgage LLC, c/o Manley Deas<br>Kochalski LLC, P.O. Box 165028, Columbus, OH<br>43216-5028  |
| 14479982         | + Email/Text: nsm_bk_notices@mrcooper.com           | Dec 17 2024 00:30:00           | Nationstar Mortgage LLC d/b/a Mr. Cooper, PO<br>Box 619096, Dallas, TX 75261-9096   |
| 14493208         | Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecover     | ry.com<br>Dec 17 2024 00:39:51 | Portfolio Recovery Associates, LLC, POB 41067,<br>Norfolk VA 23541  |
| 14467757         | + Email/Text: bankruptcy@philapark.org              | Dec 17 2024 00:30:00           | Philadelphia Parking Authority, Bankruptcy<br>Department, 701 Market Street, Philadelphia, PA<br>19106-1538   |
| 14467759         | + Email/Text: bankruptcy1@pffcu.org                 | Dec 17 2024 00:30:00           | Police & Fire Federal CU, Attn: Bankruptcy Dept, 901 Arch Street, Philadelphia, PA 19107-2495   |
| 14492452         | + Email/Text: bankruptcy1@pffcu.org                 | Dec 17 2024 00:30:00           | Police and Fire Federal Credit Union, Greenwood<br>One, 3333 Street Road, Bensalem, PA 19020-2022   |

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|          | - , |   |                      |  |
|----------|-----|---|----------------------|--|
| 14467841 |     | Email/Text: bnc-quantum@quantum3group.com | Dec 17 2024 00:30:00 | Quantum3 Group LLC as agent for, Second Round<br>Sub LLC, PO Box 788, Kirkland, WA 98083-0788      |
| 14467760 | +   | Email/Text: DeftBkr@santander.us          | Dec 17 2024 00:30:00 | Santander Bank, Attn: Bankruptcy, 10-64-38-FD7 601 Penn St, Reading, PA 19601-3563                 |
| 14492537 | ^   | MEBN                                      | Dec 17 2024 00:21:09 | Synchrony Bank, c/o PRA Receivables<br>Management, LLC, PO Box 41021, Norfolk VA<br>23541-1021     |
| 14794442 | +   | Email/PDF: acg.acg.ebn@aisinfo.com        | Dec 17 2024 00:39:50 | Synchrony Bank, AIS InfoSource, LP, 4515<br>N.Santa Fe, Oklahoma City, OK 73118-7901               |
| 14467761 | +   | Email/PDF: ais.sync.ebn@aisinfo.com       | Dec 17 2024 00:39:51 | Synchrony Bank/ Old Navy, Attn: Bankruptcy, PO Box 965060, Orlando, FL 32896-5060                  |
| 14467762 | +   | Email/PDF: ais.sync.ebn@aisinfo.com       | Dec 17 2024 00:39:40 | Synchrony Bank/Amazon, Attn: Bankruptcy, PO<br>Box 965060, Orlando, FL 32896-5060                  |
| 14467763 | +   | Email/PDF: ais.sync.ebn@aisinfo.com       | Dec 17 2024 00:39:50 | Synchrony Bank/Gap, Attn: Bankruptcy Dept, PO<br>Box 965060, Orlando, FL 32896-5060                |
| 14467764 | +   | Email/PDF: ais.sync.ebn@aisinfo.com       | Dec 17 2024 00:39:40 | Synchrony Bank/Sams, Attn: Bankruptcy, PO Box 965060, Orlando, FL 32896-5060                       |
| 14467765 | +   | Email/PDF: ais.sync.ebn@aisinfo.com       | Dec 17 2024 00:39:28 | Synchrony Bank/Walmart, Attn: Bankruptcy, PO<br>Box 965060, Orlando, FL 32896-5060                 |
| 14491931 | +   | Email/Text: bncmail@w-legal.com           | Dec 17 2024 00:30:00 | TD Bank USA, N.A., C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132 |
| 14467767 |     | Email/Text: DASPUBREC@transunion.com      | Dec 17 2024 00:30:00 | Trans Union Corporation, Public Records<br>Department, 555 West Adams Street, Chicago, IL<br>60661 |
| 14467766 | +   | Email/Text: bncmail@w-legal.com           | Dec 17 2024 00:30:00 | Target, Attn: Bankruptcy, PO Box 9475,<br>Minneapolis, MN 55440-9475                               |

TOTAL: 43

## **BYPASSED RECIPIENTS**

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

| <b>Recip ID</b> 14490830 | Bypass Reason<br>*P++ | Name and Address  AMERICREDIT FINANCIAL SERVICS DBA GM FINANCIAL, PO BOX 183853, ARLINGTON TX 76096-3853, address filed with court:, Americredit Financial Services, Inc., Dba GM Financial, P.O Box 183853, Arlington, TX 76096 |
|--------------------------|-----------------------|--|
| 14485258                 | *+                    | AmeriCredit/GM Financial, Attn: Bankruptcy, PO Box 183853, Arlington, TX 76096-3853  |
| 14467744                 | *+                    | Cibik and Cataldo, P.C., 1500 Walnut Street, Suite 900, Philadelphia, PA 19102-3518  |
| 14485262                 | *+                    | Gregg Morris, Esq., 501 Corporate Drive, Southpointe Center, Suite 205, Canonsburg, PA 15317-8584  |
| 14784593                 | *+                    | LVNV Funding LLC, PO Box 10587, Greenville, SC 29603-0587  |
| 14464723                 | ##+                   | Nationstar Mortgage LLC d/b/a Mr. Cooper, c/o Michael J. Clark, Esquire, Shapiro & DeNardo, LLC, 3600 Horizon Drive, Suite 150 King of Prussia PA 19406-4702   |

TOTAL: 0 Undeliverable, 5 Duplicate, 1 Out of date forwarding address

## **NOTICE CERTIFICATION**

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

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Date: Dec 18, 2024 Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 16, 2024 at the address(es) listed

below:

Name **Email Address** 

ANDREW L. SPIVACK

on behalf of Creditor NATIONSTAR MORTGAGE LLC D/B/A MR. COOPER andrew.spivack@brockandscott.com

wbecf@brockandscott.com

CHRISTOPHER A. DENARDO

on behalf of Creditor NATIONSTAR MORTGAGE LLC D/B/A MR. COOPER logsecf@logs.com

KENNETH E. WEST

ecfemails@ph13trustee.com philaecf@gmail.com

MICHAEL A. CIBIK

on behalf of Debtor Sharifah R. Patience help@cibiklaw.com noreply01@cibiklaw.com;noreply02@cibiklaw.com;noreply02@cibiklaw.com;noreply04@cibiklaw.com;noreply05.

m;cibiklawpc@jubileebk.net;cibiklaw@recap.email;ecf@casedriver.com

MICHAEL JOHN CLARK

on behalf of Creditor NATIONSTAR MORTGAGE LLC D/B/A MR. COOPER mclark@pincuslaw.com

Stephen Franks

on behalf of Creditor NATIONSTAR MORTGAGE LLC amps@manleydeas.com

United States Trustee

USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 7

Form 138OBJ (6/24)-doc 76 - 69

## IN THE UNITED STATES BANKRUPTCY COURT FOR THE EASTERN DISTRICT OF PENNSYLVANIA

| IN RE:<br>Sharifah R. Patience | )<br>Case No. 20–100    | 543–pmm |
|--------------------------------|-------------------------|---------|
| Debtor(s).                     | )<br>)<br>) Chapter: 13 |         |

### NOTICE OF DEADLINE TO OBJECT TO DISCHARGE

To all creditors and parties in interest, NOTICE IS GIVEN THAT:

The Standing Chapter 13 Trustee has indicated that all plan payments have been made.

Any objection to the entry of the Debtor(s)' Order of Discharge or request to delay the entry of discharge pursuant to 11 U.S.C. § 1328(h), must be filed in writing within 14 days from the date of this Notice with the Clerk of the U.S. Bankruptcy Court.

All objections must be filed with the Clerk at the following address:

Eastern District of Pennsylvania 900 Market Street Suite 400 Philadelphia, PA 19107

In the absence of any objection, the Court may enter the Order of Discharge.

Date: December 16, 2024 For The Court

Timothy B. McGrath Clerk of Court